



JENNIFER M. GRANHOLM
GOVERNOR

STATE OF MICHIGAN
OFFICE OF FINANCIAL AND INSURANCE SERVICES
DEPARTMENT OF LABOR & ECONOMIC GROWTH
ROBERT SWANSON, ACTING DIRECTOR

LINDA A. WATTERS
COMMISSIONER

February 10, 2006

TO: Consumer Financial Services Licensee Addressed

RE: Annual Report and Annual Operating Fee Information – ***Due March 13, 2006***

Enclosed is the form to be used when filing the annual report for the year ended December 31, 2005, for business conducted under the Consumer Financial Services Act (Act), as amended. Section 15(1) of the Act requires the filing of the report.

Filing the annual report. When filing the annual report:

- Use whole dollars only.
- Attach additional pages as needed.
- Ensure that the report is fully completed. Incomplete reports will not be accepted.
- Ensure that the report is signed.
- Submit the original report to this office.

Annual operating fee. Information pertaining to the volume and types of activity conducted by the licensee during the previous calendar year will be used to determine the annual operating fee for the license.

Late filing of the annual report will result in the licensee being fined \$25.00 for each day the report is delinquent or \$1,000.00, whichever is less, pursuant to section 15(2) of the Act.

Failure to file the annual report may result in non-renewal of the license and will result in commencement of administrative action against the license.

Annual filing information is available on the OFIS website: www.michigan.gov/ofis. Under 'Financial and Insurance Services', select: Who We Regulate; then Consumer Finance; then Consumer Finance Licensees Locator; then follow the directions to locate the licensee; then click on the licensee name to view OFIS Detailed Information and Reporting Dates. If the annual filing has been received and processed by OFIS, the receipt date will be displayed.

If you have a question regarding the annual report filing, please contact this office at a number listed in the letterfoot. Ask or leave a message for Allan Huber or Debra Smith.

Sincerely,

Mark W. Weigold, Manager
Consumer Finance Section

Enclosure
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